



# Resilience and Economic Growth in the Sahel Enhanced Resilience (REGIS-ER) REPUBLIC OF NIGER and BURKINA FASO

# Report on the status of the CBSP network and individuals

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Blvd Mali Béro, Rue IB-73 B.P. 12 909, NIAMEY Tel.: (227) 20 35 16 48

Perry Amitai, Independent Consultant

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## Acronyms and abbreviations<sup>1</sup>

English	French	Meaning
ARC	ARC	Agent Relais Communautaire (Community Relay Agent) assisting with community savings and
		loan program
AUE	AUE	Association des usagers d'eau (water users' association)
AV	AE	Auxiliary veterinarian (Auxiliaire d'élevage)
ASBC	ASBC	Agents de santé à base communautaire (Community-Based Health Agents in BF)
BDL	BDL	Bio-Reclamation of Degraded Lands (Récupération biologique des terres dégradées)
BDS		Business Development Services
CBO	OCB	Community-based Organization (Organization Communautaire de Base)
CBSP	APS	Community-based Solution Provider (Agent Prestataire de Services)
CF	CF	Conservation farming (Agriculture de conservation)
FMNR	RNA	Régénération Naturelle Assistée (Farmer-Managed Natural Regeneration)
FP	PF	Family Planning (Planification familiale)
FVV	FVV	Femme vaccinatrice de poultry (woman vaccinator who also makes chicken feed) (qui fabrique la
		provende)
MFI	IMF	Micro-finance Institution (Institution de microfinance)
MtM	MtM	Mother to Mother (Mère à mère)
NCBA CLUSA	NCBA CLUSA	National Cooperative Business Association/ Cooperative League of USA
NGO	ONG	Non-governmental organization (Organisation non-gouvernementale)
PM	PM	Program Manager
PMH	PMH	Pompe à motricité humaine (Hand-operated pump)
PO	OP	Producers' Organization (Organisation des producteurs)
PRL	PRL	Personnes Ressources Locales (Local Resource People)
RA	RA	Relais Agricoles (Agriculture Relays)
REGIS-AG	REGIS-AG	Resilience and Economic Growth in the Sahel – Accelerated Growth
REGIS-ER	REGIS-ER	Resilience and Economic Growth in the Sahel – Enhanced Resilience
RSAP	RSAP	Local Network for Animal Health
SECCA	SECCA	Stratégie Epargne Crédit Communautaire Auto-géré (Self-managed Community Savings and Loan
		Strategy)
SVPP	SVPP	Service vétérinaire privé de proximité (Local private veterinarian service provider)
VA	AE	Veterinarian Auxiliary (Auxiliaire en Elevage)
VBA	ABV	Village based agents (CBSP/CBSP)
VVV	VVV	Vulgarisateur volontaire villageois (Volunteer village veterinarian trainer)
ZOI	ZOI	Zone of intervention (zone d'intervention)

<sup>&</sup>lt;sup>1</sup> The report mixes English- and French-language acronyms and abbreviations. These acronyms and abbreviations simply reflect the terms used by project staff and in project reports.

#### Introduction

REGIS-ER has established a network of 752 Local Resource Persons (PRLs) and Community-based Solution Providers (CBSPs) (Niger and Burkina Faso) who are acting as distributors of know-how, products, and services to their communities, to re-enforce development in their communities and strengthen access to food security solutions. This activity started two to three years ago.

The CBSPs and PRLs were identified by both REGIS-ER and the communities themselves. Most CBSPs and PRLs are a part of the communities in which they operate. They usually are leaders in their communities and/or existing entrepreneurs. In some cases, they are identified by REGIS-ER and become CBSPs even without having any prior experience in entrepreneurship. They receive training and technical support from REGIS-ER. CBSPs generally operate on a fee-for-service basis.

The REGIS-ER management team is determined to make changes so that the network will be self-sustainable when REGIS-ER support ends. That means that the network is not yet at its final stage, members will be replaced and so will products, services, and business models.

Most of the PRLs and CBSPs have mobile phones, not always smartphones; many are not using e-mails/Facebook/WhatsApp/other applications of communication. There are SMS distribution solutions in the two countries. Their client base is largely illiterate.

# Assessment of the current CBSPs situation (Individuals and Network)

#### Methodology

During the months of March to May 2017 a preliminary assessment was conducted by the team and the consultant through reviews and feedbacks of materials from the field, prior to and as a preparation for a field visit.

During the first two weeks of June 2017 the team and the consultant conducted a field visit to Niger and Burkina Faso, visiting the most relevant, active, and accessible regions given the short period yet vast project geography to cover.

The consultant began by meeting the REGIS-ER staff at the Niamey head office. In Niger, the consultant visited the regions of Tillabéri and Zinder where he met with the Regional Coordinators and Program Managers in each region. The second part of the mission was in Burkina Faso, where the consultant visited the Kaya in Centre-Nord region and Fada N'gourma in Est region. Here, the team and the consultant met with the Regional Coordinators and Program Managers in each region.

During these two weeks the consultant interviewed a total of 15 CBSPs and PRLs in both

countries. The team and the consultant met CBSPs and PRLs from different lines of activities and business types to have as wide a picture as possible of the CBSPs' and PRLs' current status and activity. The consultant asked for a list of the most successful/

relevant/interesting CBSPs and PRLs from which the consultant team identified and selected individuals for indepth interviews.



Fig: 1. Meeting Zinder's Coordinator and the PMs

The interviews with the CBSPs, almost always in their own environment, many times at the

actual site where the CBSPs are doing their business, and with physical examples of products and materials that the CBSPs were providing to their communities. This gave the team and the consultant a good sense of the CBSPs business environment, village, family, and clientele.

The interviews included the following questions:



Fig: 2. Meeting Zinder CBSP, Ms. Hadiza Laouali

- 1. Name, Family size, Coccupation, Training/Studies?
- 2. Description of the business and business behavior?
- 3. Review of Social Business activities?
- 4. What are the yearly/monthly revenues/income/costs?
- 5. What is a CBSP?
- 6. In what way are you a CBSP?
- 7. Is there an CBSP network? If so, then how?
- 8. Were there any activities in that aspect driven by REGIS-ER?
- 9. Are there any problems/concerns/barriers (personal/global)?
- 10. Are there any opportunities that you identify (personal/global)?
- 11. General questions?

Since it was not clear what the team and the consultant were going to find in the field and the level of preparation that the local teams had done before the visit, the team and the consultant had to be flexible and use these questions as basic guidelines only. In some cases, the team and the consultant did not touch every specific question, especially if it was irrelevant or if there was not enough time. In other cases, the team and the consultant added additional questions, according to the type of CBSP/PRL they met. The questions regarding 'problems/concerns/barriers' were designed to understand what the difficulties are and if there is a common challenge across the overall CBSPs activity. The questions regarding 'opportunities' were designed to begin to understand what business models can be proposed to CBSPs in future business trainings, but more importantly to give the CBSPs an opportunity to 'talk business' and advise them on what they should do next to achieve their goals. Since the team and the consultant were trying not to suggest solutions but instead try to observe first and concentrate on understanding the status, this part was important for leaving each CBSP with a positive, proactive entrepreneurial perception and actual suggestions when he/she needed it.

At the end of the visit to Zinder, the team and the consultant had the opportunity to briefly meet with some members of the REGIS-AG team in Zinder to understand the bigger picture and explore the potential for collaboration.

#### **Findings: NIGER**

#### **Business Approach**

The consultant found that the field team understanding of the CBSP business approach required strengthening. The field team should master basic business information such as costs and prices of different crops in different seasons, transport, turnover of CBSPs, profitability and so on. Further investigation indicated a very clear and strong 'Project/Development' approach, meaning that in the team's view the project (REGIS-ER) should provide support (like training/buying services/credit/stipends) to its beneficiaries, and there is only a very limited action that an CBSP should be doing to take care of himself or herself (economically). They were generally familiar with the concept of CBSP but had not yet a clear idea what it means practically, except the fact that it is a businessperson.

#### Dynamics & Entrepreneurial Spirit

Another observation was that the team's entrepreneurial spirit needs to be enhanced, as well as the interest in actively collecting information and data in 'real-time', as this is crucial when helping business entrepreneurs (CBSPs) to make calculated quick decisions.

#### Examples

The field team could not point out (to the consultant request) the most active CBSPs in their region, so were asked to identify such CBSPs by measuring his/her turnover/ quantities/volume of units sold (services/products). The field team did not have that info, so they suggested searching for it 'in the near future/sometime soon'. When they were suggested doing it <u>now</u> 'on-line/in real-time' (to just 'call the CBSP and ask...'), it seemed that this approach is out of their comfort zone, and that it is not a part of their daily interface with CBSPs (to actively call to get something ASAP, and to ask a CBSP directly for these figures). This kind of reaction indicates that the field team needs help in adopting

more active business performances measurement orientation. It usually exists when people are not driven or pressured by measurements of financial results & business goals, and when PMs are not used to ask CBSPs for business performances due to the absence of business atmosphere and business exchange with CBSPs.

To help CBSPs and give them an example of active productive and effective entrepreneurial behavior, the local REGIS-ER field teams (Coordinator/PMs) should also adopt a strong entrepreneurial dynamic spirit or add-on real business experienced team-members.

\*These issues should probably be the very first things to practice together in the future business training (to change the way of thinking, to 'talk business' with CBSPs and to go and get what you want/need now and not later).

Later on, through the visits to other regions in Niger and in Burkina, the entrepreneurial spirit presence was stronger. Yet across almost all the regions and with most of the field staff and CBSPs who had never done business before, there was a clear sense that business was out of the teams' comfort zones. There was almost a sense of resistance to the business approach, resistance which might come from a false perception that business is a negative thing, 'moneymaking' is filthy/greedy and that CBSPs should only earn 'something' so they could serve their community but should not thrive to be wealthy!

When the consultant was 'talking business', it seemed like many members of the local field teams understood the need to use business tools but at the same time, the 'social' side of doing things was somehow suppressing the 'business' side. More than once team members and even CBSPs used sentences like "we/they (CBSPs) should add just a small margin so we/they would not be greedy with the poor communities". This approach is not unique and came up many times during CBSPs activities and surveys the consultant had in Senegal as well. The point is that this approach probably permeates from the field team to the CBSPs/PRLs, it prevents businesses from flourishing and will harm businesses sustainability. It comes from a confusion many people have (in the team probably as well) around the term 'money' and the bad associations and connotations it has (It will be solved and dealt with profoundly during the Business Training).

REGIS-ER local teams should solve any complexity with money/business issues <u>before</u> training new/existing business entrepreneurs. And if they do train CBSPs on business without a practical own business experience, then it is concerning like choosing a non-swimming baseball instructor to teach CBSPs how to swim. Swimming should be taught by swimming instructors; Business should be taught and managed by Business instructors and experts. <u>CBSPs business training and network managing would have more chances if it will be managed by business experts.</u>

These issues will be discussed in detail in this report, since they are critical to understanding which steps are needed to make changes in the very short time remaining to achieve the objectives of REGIS-ER.

#### Individual CBSPs/CBSPs

The following section is a summary of these interviews that were conducted around a fixed set of questions, and with deepening in relevant themes with each CBSP according to his/her individual activity and situation.

#### Balleyara:

**CBSP Name:** Hassan

Occupation: Well technician and digger.

Training/Studies: Governmental formal training, training through REGIS-ER, no specific

training on CBSP activities. **Family:** 16 kids all together.

Yearly Turnover: Unknown/never calculated (Estimation: 6-7M CFA yearly turnover).

Clients: NGOs, REGIS-ER, private farms/villages.

**Business Description & business behavior:** Provides services/consulting and builds wells from zero to finish, usually for organizations (NGOs/Farmers groups), but also for some private individuals. Hassan emphasized the importance of quality to keep a very professional name/image, therefore does everything himself and does not trust anyone else professionally. A bit of a 'Lone wolf/Control freak/Centralizing Manager' (as many entrepreneurs are), hardly taking any risks (e.g. credit), yet depends on his son to read and write since he is illiterate. These elements taken together are blocking him although he says he is satisfied with what he has.

**Review of Social/Business activities:** Hassan serves the communities around him but did not express any particular social motivation or understanding of the bigger CBSP social business activities and objectives.

What are the yearly/monthly revenues/income/costs? During 2016 he dug 17 wells of different depths. Can only say that he earns 8,000 CFA per meter when digging a well, and clients pay for the materials separately. He is also a small-scale farmer and has a few animals.

What is an CBSP? "Someone who is recognized and known by his community...".

Are you an CBSP? "Yes".

In what way are you an CBSP? "Don't know".

Is there an CBSP network? If so, then how? "No network".

Were there any activities in that aspect driven by REGIS-ER? "No".

Are there any problems/concerns/barriers (personal/global)? "I am illiterate, and must use my son to provide quotations and manage my books"

Are there any opportunities (personal/global)? "Nothing in particular".

**General questions?** "No. overall all is O.K.".

**CBSP Name:** Halidou

Occupation: Well technician & digger, Irrigation Specialist (Californian system), Fence

Installer.

Training/Studies: Unknown.

Family: 2 kids.

Yearly Turnover: 10M CFA.

Clients: NGOs, REGIS-ER, private farms/villages.

**Business Description & business behavior:** Hired by REGIS-ER to give training to other CBSPs. Provides services/consulting on well construction, provides irrigation systems and consulting, installs fences. Usually to 5-6 organizations/groups, but also to some 15 private individuals. Halidou employs daily workers to help him execute his jobs. He emphasized quality so that he makes sure he is 'in the field' to supervise his workers. He lives in Niamey

and comes to Balleyara only when there is a job to be done.\* He is a real entrepreneur yet has no concept of a social entrepreneurship.

**Review of Social/Business activities:** Halidou has no particular social motivation or understanding of the larger CBSP social business activities and objectives.

What are the yearly/monthly revenues/income/costs? 10M CFA yearly, laborers costs 2,000 CFA/person/day. No further info.

What is an CBSP? "Don't know".

Are you an CBSP? "No".

In what way are you an CBSP? "Don't know".

Is there an CBSP network? If so, then how? "No network".

Were there any activities in that aspect driven by REGIS-ER? "No".

Are there any problems/concerns/barriers (personal/global)? "Payment morale is low; clients do not pay on time".

Are there any opportunities (personal/global)? "Tomato, Moringa (only 3 months from seeding to harvest), chili pepper".

General questions? "No".

\* The fact that the field team has chosen a supplier who doesn't know what is an CBSP and not even lives in Balleyara, indicates that the team's current understanding of what is an CBSP is very different than the consultant and NCBA's definition for CBSP.

CBSP Name: Hamed (Loudga Tabala)

**Occupation:** Cowpea seeds grower, producer of orange-flesh sweet potato (OSFP), OFSP vines, cassava.

**Training/Studies:** EPDR, REGIS-ER plants grafting course.

Family: 8 kids.

Yearly Turnover: 3-4M CFA.

**Clients:** REGIS-ER, private and governmental seed providers, local villages.

**Business Description & business behavior:** Hamed is an educated farmer who has his own fields and produces seeds for others. He is about to sign a contract with REGIS-ER to produce OFSP vines, he is a social and a business leader and perceives himself as a professional and a leader in his community.

**Review of Social/Business activities:** Hamed is a typical CBSP with a strong Social Business entrepreneurship who centralizes demands from his community and provides them with solutions. Only he does not know he should make a living from it (otherwise it would not be sustainable) and thinks an CBSP should work for free. His commitment to his community drives him and makes him work and invest time and effort in improving the situation of his village and region by searching for opportunities, and seeking solutions, both business and socially.

What are the yearly/monthly revenues/income/costs? Net income of 800,000 CFA per season.

What is an CBSP? "An agent that provides solutions for free to his community".

Are you an CBSP? "Yes".

**In what way are you an CBSP?** "In providing OFSP vines, seeds, support and know-how to my community".

Is there an CBSP network? If so, then how? "No network".

Were there any activities in that aspect driven by REGIS-ER? "No".

Are there any problems/concerns/barriers (personal/global)?

1. "I am not known enough as a solution provider."

- 2. The sweet potato is not known and perceived as "bad for manhood" so people don't eat it.
- 3. There is no network of suppliers, partners or CBSPs, no access to inputs or clients because of the geographic location (Niger is landlocked).
- 4. Above all, there is a cultural conflict that is blocking me from working and earning money from my activity as CBSP: first- my community thinks that if I am producing something, I am obligated to give it to them for free if they need it. Secondly- even though they have chosen me to represent them, people in my community do not appreciate it, they don't really want me to succeed (Quote: "it is an African complex, they would rather not have access to solutions than see someone of their own doing well...")."

Are there any opportunities (personal/global)? "Mango, Pomme de Sahel, rain fed cowpea, Irrigation kits of 1M CFA that are very efficient with water (but not too expensive system since farmers will not pay even if it saves water)".

General questions? "No".

#### Zinder:

Here, information was much more accessible than in Balleyara and the Program Managers could provide real indicators on most of the CBSPs they proposed we meet, including turnovers, quantities sold, and credit taken by CBSPs. The overall business approach was present, and it was clear that the team understood the need for business tools even if they do not yet have them all. The following paragraphs summarize the interviews we conducted in this region:

CBSP Name: Hadiza (Village- Kaba)

Occupation: Animal Vaccinator (FVV), Entrepreneur.

Training/Studies: Many professional trainings through REGIS-ER, no specific training on

CBSP activities.

**Family:** 1<sup>st</sup> of 3 wives, 16 kids all together. **Yearly Turnover:** 115,000 CFA net per year.

Clients: Mainly 16 local chicken breeders (women especially).

**Business Description & business behavior:** Hadiza is a woman entrepreneur who buys vaccinations and raw materials from pharmacies & suppliers in Zinder, then provides small doses of animal vaccinations and small Salt Lick Stones 'Pierre à Lecher' (Fig 3). She finds ways to solve logistic challenges to make sure she has enough supply for her clients; she is dynamic and creative and sees herself as a solution provider. She took a 300,000 CFA loan to produce her products and paid it back within a few months. She intends to take a 600,000 CFA loan and produce much more because she is certain that she can sell it all. Her husband helps her with bookkeeping and in pursuing new ideas; it seems like this collaboration is very proactive and productive, and above all- inspiring!

#### **Review of Social/Business activities:**

Hadiza is a real CBSP example, a real Social Business Entrepreneur. She was selected and nominated by her community, and she feels like she was chosen to serve them. She is completely committed to them, she says she never had any problems of getting paid by her community, she believes it is natural and obvious since they have chosen her to aggregate orders and services to fulfill their needs. Her (and her husband's) entrepreneurial passion for business is as strong as the passion she must provide solutions and access to the community she lives in. This is exactly the drive that is needed for an CBSP to have a <u>balanced desire</u> to earn money while doing good, and it is that drive that can enable sustainability therefore resilience in these regions.

What are the yearly/monthly revenues/income/costs? Assumption of Net income of 15,000 CFA per month.

What is an CBSP? "An agent that was chosen by his community to provide solutions for the community needs".

Are you an CBSP? "Yes".

**In what way are you an CBSP?** "By representing my community, identifying the needs of my community and finding solutions to solve problems thus provide answers to these needs".

Is there an CBSP network? If so, then how? "No network".

Were there any activities in that aspect driven by REGIS-ER? "No".

Are there any problems/concerns/barriers (personal/global)? "Not too many, maybe access to raw materials. I am a small business with small orders, so suppliers hardly count me when I ask for discount or extra effort to send goods down here".

Are there any opportunities (personal/global)? "A solar kit to recharge mobile phones is a good business model since each charge costs 50 CFA, and a solar kit would enable us to provide recharging services with low costs. Operating a refrigerator to make ice and ice-cream which we believe that would be sold easily in big quantities here".

General questions? "No".





Fig 3: Animal Vaccination & Salt Lick Stones 'Pierre a Lecher'

**CBSP Name:** Rahiba (Village- Angoual Manda)

**Occupation:** Seller of bio-fortified flour and porridge, Entrepreneur, member of a mother-to-

mother group.

Training/Studies: Got few professional trainings from REGIS-ER, no specific training on

CBSPs activities.

Family: Husband, few kids.

**Yearly Turnover:** Unknown, never calculated her business activity.

Clients: Mainly women in her village.

**Business Description & business behavior:** Rahiba is a woman entrepreneur with a modest social business operation. She buys raw materials to produce bio-fortified flour made of maize, millet, sesame, salt, Moringa and fish. She mixes it with water/(milk?) then sells it as porridge to the village women and children, who know already how important and nutritious it is. She takes a 1,000 CFA credit per month from the village women's credit group (SECCA) to buy the ingredients needed to sell 20kg per day. She produces the flour porridge and sells it for 25 CFA per cup or 750 CFA per bowl, and she earns around 1,500-2,000 CFA net per day. By the end of the month, she pays back her debt to the group with a 10% interest.

#### **Review of Social/Business activities:**

Rahiba is a modest Social Business Entrepreneur with a very small-scale operation that is providing her direct community/neighbors with more nutritious food. She participated in a

REGIS-ER training around the importance of the enriched flour, she is the only one doing it in the village and started producing for herself until someone gave her the idea to begin selling to the community, and this is how she started. She wishes to grow her operation and reach more and more women in the village.

What are the yearly/monthly revenues/income/costs? 1,500-2,000 CFA net per day.

What is an CBSP?

Are you an CBSP?

In what way are you an CBSP?

Is there an CBSP network? If so, then how?

Were there any activities in that aspect driven by REGIS-ER?

Are there any problems/concerns/barriers (personal/global)? "Luck of means, afraid of taking a bigger loan because if she fails to pay it back then women in the village will talk badly about her, and she is also limited to 1,000 CFA per month."

**Are there any opportunities (personal/global)?** "Mainly to produce more enriched flour". **General questions?** "No".

\* This is a good example of how REGIS-ER can create the demand which would later-on be satisfied by the CBSPs, even if it is on a small scale.

CBSP Name: Tori (Village- Banda)

Occupation: Builder of well's supports and toilets, president of Hygiene village group,

conservation farming.

**Training/Studies:** Did professional building course training for wells, toilets and onion conservation warehouses, no specific training on CBSPs activities.

Family:

**Yearly Turnover:** Unknown/never calculated but had built 23 toilets in the last 3 years.

**Clients:** People in his village and few villages around him.

**Business Description & business behavior:** Tori is a builder of walls and external support for wells, toilets, and wishes to build onion conservation warehouses. He gives services of managing and executing the building process, but it is the clients that pay for the materials. He is only earning 2,000-5,000 CFA per toilet for example on a process of around 10 days, and sometimes he even does it for free. There aren't too many onions in his region so building onion conservation warehouses is not really a promising activity for the moment, and he is putting an effort to persuade people to build more and more toilets. Recently had to hire four more builders as sub-contractors since he could not reach other villages who asked for his services.

#### **Review of Social/Business activities:**

Tori has expressed a social approach by doing things for free or for a very low margin, teaching others on toilet building (even his own future competitors {potentially} - the 4 subcontractors) and promoting the need for toilets in his region. But he has not yet developed a business which would be able to carry him into the future with good income, a business which would promise that he will keep-on building toilets and teaching others. His activity is defiantly not a social business yet and it will not achieve durability or sustainability (therefor no resilience) unless he improves his business skills.

What are the yearly/monthly revenues/income/costs? Never estimated.

What is an CBSP? "An agent that persuades the community to use toilets".

Are you an CBSP? "Yes".

**In what way are you an CBSP?** "By persuading my community to use toilets for better hygiene and by doing it for a small amount of money".

Is there an CBSP network? If so, then how? "No network".

Were there any activities in that aspect driven by REGIS-ER? "No".

Are there any problems/concerns/barriers (personal/global)? "No".

Are there any opportunities (personal/global)? "Onion conservation, and to buy a sewing machine and make clothes for Ramadan".

General questions? "No".

\* Tori is a good example of a social entrepreneur who must receive a business training to reinforce his business skills and capacity, and to understand how he can harness business tools to achieve resilience. The ambition is there, the social drive is there, the business foundations are there, only he does not yet understand the importance of earning enough money so he can keep on providing his expertise to others for a very long time. He puts 'Social' before 'Business', and neglects the business aspect in an unbalanced way, and that cannot hold too long into the future.

CBSP Name: Siradgi (Village- Gabi)

Occupation: Multi agent: Agricultural Relay, Plant Nursery, Improved seeds provider,

Fertilizers, Ripping Services.

**Training/Studies:** 

Family:

**Yearly Turnover:** Keeps books but never made the calculation. Believes that he sold around 90 bags during 2016.

**Clients:** Villagers in the region, and farmers in the local market.

**Business Description & business behavior:** Siradgi is a multi-tasking and multi-services provider, who buys cowpea seeds then distribute them to other Relays, he has a plant Nursery where he cuts sweet-potato branches and produces new plants. (Fig: 4)

He provides fertilizers (NPK and Urea) to farmers and gives ripping services.

#### **Review of Social/Business activities:**

No clear indication on his social approach. He is providing all of the right products and services but has not presented any 'problem solving' approach nor unique desire for any community responsibility. He obviously works within his community and can be easily recruited and trained as a social business entrepreneur (CBSP).

What are the yearly/monthly revenues/income/costs? Unknown.

What is an CBSP? "An agent that makes sure that he provides quality, and someone who produces right from the beginning (unlike traders that buy as wholesalers then sell to many small clients)".

Are you an CBSP? "Yes". In what way are you an CBSP? "By the fact that I am already doing things, and because if I sell bad



Fig:4 The Nursery

quality to my community I will not be able to show my face among them...".

Is there an CBSP network? If so, then how? "No network".

Were there any activities in that aspect driven by REGIS-ER? "No".

Are there any problems/concerns/barriers (personal/global)? "Not enough clients".

Are there any opportunities (personal/global)? "I wish to buy a refrigerator and sell ice and ice-cream. I believe people would love it!".

General questions? "No".

\* This can be a good example of an existing businessman with an existing business, which has better chances in becoming a good CBSP than others whom we've met that have good social drive but no business experience nor recognition by their communities as businessmen/suppliers. The fact that he is a known supplier (later to become a social businessman {CBSP}), makes it easier for people to accept when they need to pay for his services.

#### **Findings: Burkina Faso**

#### General Approach (regional coordinator and team)

This local team seemed much more prepared for the consultant's visit, (first- with relevant questions and secondly with a list of CBSPs which they thought the consultant should meet), the team and the consultant concentrate on a fruitful discussion with the local team on the following process and on the future process in respect to the reinforcement of the CBSPs and the CBSPs network. This was a good opportunity to make sure the team understands the consultant mission and 'buys in' to it, secondly to assess the level of understanding of the team of the importance and the concept of a Social Business as a vehicle to resilience.

This regional office was already giving a Marketing course to the CBSPs which shows that there is more understanding of how business tools can serve resilience rather than contradict it. It also serves the process of creating a CBSPs identity, and of beginning a network activity which would later on serve the objectives of sustainability and durability once the program withdraws.

On the other hand, in a way, a similar approach of discomfort with 'business doing' was felt in more than few occasions here (like in Niger), with both some field team members and CBSPs/PRLs. A negative context to money and 'business' was expressed at times, with more focusing on how business can exploit villagers and that CBSPs should only earn 'enough' (but not 'a lot....'), and less focusing on the prosperity and possibilities that money can bring. The most concerning thing of such approach is that we risk sending the wrong messages to CBSPs who are struggling to make a living while serving their communities, and if they believe REGIS-ER don't want them to earn 'too much money' (as many of them do believe) it commemorates their poverty and their dependency on the program. This will be 180 degrees opposite from resilience and might end up in a bad situation when the program unknowingly exploit them to deliver its messages rather than helping them help their communities (During the time left and especially after the program withdraws).

#### Individual CBSPs/CBSPs

The following section is a summary of these interviews which were conducted around a fixed set of questions, and with deepening in relevant themes with each individual according to his/her unique activity and situation.

#### Kaya and Fada N'gourma

**CBSP Name:** Sawadogo (Village-Tougouri)

Occupation: Welder/locksmith, mechanic for pumps/ motorcycles/generators,

Entrepreneur.

Training/Studies: Many professional trainings through REGIS-ER, no specific training on

CBSPs activities.

**Family:** 2 wives, 7 kids all together.

Yearly Turnover: Estimates that was doing 6M in 2016.

**Clients:** Mainly REGIS-ER for rippers (190 pieces) few private for rippers (4 pieces), other private individuals who come for his general services.

Business Description & business behavior: Sawadogo is a local small/medium sized business of a garage and welding/locksmith workshop, which is located on the main road (a fact which he believes enables him to skip investing in marketing). The REGIS-ER project has identified him as a potential supplier of rippers, so it was offering him a contract of collaboration, when Sawadogo is the manufacturer of REGIS-ER's rippers in a preset price (52,000 CFA per unit). Before the agreement with REGIS-ER Sawadogo was making about half of his current activity, and now he is employing 4 practitioners to supply the demand. He believes that this agreement with REGIS-ER enabled him to develop professionally and economically, by being trained and exposed to others in exhibitions and through REGIS-ER relays activities around ripping. On top of that he is also an entrepreneur who has developed an interesting model of suppling water pumping services to farmers in clustered fields not far from the little town, and now others have approached him for the same deal. (Fig 5)

\* When the consultant checked the cost structure that REGIS-ER has suggested for the rippers, it was found that Sawadogo Sayouba profit margin is only 427 CFA per unit which is about 20% 'operational margin' only. The consultant believes these costs should be recalculated and the price should be set at 62,000 CFA per unit which makes not much of a different for a local farmer and surely not for REGIS-ER but makes more sense from a standard business point of view.

#### **Review of Social/Business activities:**

Sawadogo has no idea what an CBSP is nor CBSP network. He is simply a local business owner and an entrepreneur. It is true though that he has all that is needed to become an CBSP and he can adopt a social approach if needed, but without the relevant course and training, and without a supporting network and activities driven by REGIS-ER he would never become a <u>Social</u> Businessman. It seemed almost as if he was randomly chosen from a list of REGIS-ER suppliers to be presented as an CBSP. Surely this was not the case, only that's how unaware Sawadogo was to the CBSP concept.

What are the yearly/monthly revenues/income/costs? He keeps record of all the costs related to the rippers but has no concept of his total net revenues.

What is an CBSP? "No idea".

Are you an CBSP? "No".

In what way are you an CBSP? N/A.

Is there an CBSP network? If so, then how? N/A.

Were there any activities in that aspect driven by REGIS-ER? "No".

#### Are there any problems/concerns/barriers (personal/global)?

- "1. I lack professional training like Bookkeeping as Business training, knowledge of other mechanical systems so I can improve my portfolio and improve the rippers.
- 2. The rippers are not well known yet so it only sells through REGIS-ER.
- 3. It is hard to find good workers. Young guys prefer digging gold".

Are there any opportunities (personal/global)? "Climate change creates opportunities for new crops and new tools. This is way I came up with the model of offering pumping services to my neighbor farmers".

General questions? "No".





Fig 5: Sawadogo Sayouba's workshop & rippers

CBSP Name: Kormodo (Village- Bougou)

Occupation: Auxiliary Veterinarian, Animal Vaccinator, Animal feed producer and trainer,

Entrepreneur.

Training/Studies: Some professional training through PROFIL (local project) and a marketing

training for CBSPs by REGIS-ER.

Family:

Yearly Turnover: Unknown.

**Clients:** In her village and around it, usually related to her vaccination training activities.

**Business Description & business behavior:** Kormodo is a young mother who is doing many different activities as a vaccination expert as a trainer and as an entrepreneur. She is working under the local veterinary in Quality Assurance, she does vaccination for animals in the villages around her, and she also trains others on vaccination. When she does her roundtrips in the villages, she promotes her Animal feeds through samples and gets more clients that way. She also produces Salt Licking Stones 'Pierre a Lecher' but claims that it doesn't sell well since people have no awareness of its importance to animal's nutrition.

Another role she fills is being a president of three SECCA groups, which she also uses for credit sources. She already took 500.000 CFA credit and reimbursed it all, and she plans on taking more for the sake of producing bigger quantities.

#### **Review of Social/Business activities:**

Kormodo is another example of a local young businesswoman who was doing business already and was then identified by REGIS-ER, then became an CBSP and a real Social Business Entrepreneur. The social aspect of her business came from the nature of her doing, and not as a primer motivating force (unlike the case of Hadiza LAOUALI from Zinder {CBSP no.4}). She is a CBSP in her own perception of her mission, and in some way, it seems as if she would have done it with or without REGIS-ER, simply because this is what the course of her life leads her to do, and this is what her environment offers her. Her approach demonstrates the inner force/drive of a real entrepreneur who always finds solutions within any given surrounding conditions. This approach is exactly what leads to sustainability and durability in business, an approach that would later reflect on resilience. Kormodo gives a very good example of a successful businesswoman developing business-surviving models

which were almost naturally created by her to fulfill the community needs, and REGIS-ER should use her as an inspiring model of a successful CBSP.

What are the yearly/monthly revenues/income/costs? She does some calculations but has no clear knowledge of her net income.

What is an CBSP? "An agent that earns money while serving his community needs".

Are you an CBSP? "Yes".

**In what way are you an CBSP?** "By providing services and products to my community, promoting acknowledgement to vaccination and better Animal Feeds, by aggregating orders and needs for my community and getting better prices".

**Is there an CBSP network? If so, then how?** "Yes, and I use it to consult and also to be trained by others in the network".

# Were there any activities in that aspect driven by REGIS-ER? Are there any problems/concerns/barriers (personal/global)?

- "1. Awareness- those who are not beneficiaries of the program do not know they should vaccinate their animals.
- 2. In dry seasons more animals die, which creates frustration at client's level and less motivation to use our solutions.
- 3. I do not have access to a big supplier of Mais, so I cannot always get enough and on-time inventories of raw-materials".

Are there any opportunities (personal/global)? "The poultry feed market is growing due to the Mother to Mother(?) program. Selling a local straw which I've found for a 60% of the normal price enables me to buy for the whole village and mark-up my margin, yet still be significantly cheaper than the original supplier (!)"

**General questions?** "I would like to participate in exhibitions and conferences so I could meet global national clients. I would like to have more promotion activities in my region so people would know more about me. I wish there would be more warehouses like mine, so my line of business be more and more acknowledged therefore bring more opportunities and business".

\* Kormodo's case can show us once again that the need for a CBSP is there, and that by identifying already existing active men and women in the villages REGIS-ER can reinforce their capacity and business activity more easily than with new actors. Kormodo was active before becoming a CBSP, and it seems like the growth of her activity is due to her involvement in the REGIS-ER program. Her inner drive and pro-activeness should guide REGIS-ER in setting the criteria for screening/choosing CBSPs. This drive cannot be taught, yet technical training can be. REGIS-ER would have more chances to achieve its objectives if it would choose similarly driven CBSPs, and then train them with technical business aspects.

**CBSP Name:** Nicolas (Village- Manni)

Occupation: Plant nursery.

Training/Studies: A professional marketing training for CBSP through REGIS-ER.

Family:

**Yearly Turnover:** 1,500,000 CFA in 2016.

Clients: Mainly private clients, Organisation Front De Terre, REGIS-ER.

**Business Description & business behavior:** Nicolas is a following generation of a family that has a mango nursery for dozens of years. With time, the nursery was developed to other plants and to producing some organic fertilizers. The governmental environment specialists who wanted to increase forestry recovery have approached him a while ago and started using his services. Then with time he also started producing plant according to individual's demands. With REGIS-ER he only started working by 2015. He says REGIS-ER has helped him

improving his capacity and in that term was better than other organizations he was in contact with.

He was doing some marketing and promotion through the radio and by putting a stand in front of the local city hall to exhibit his products to seniors in the city council. He employees his family members in the operation, therefore, do not calculate labor in his cost/benefit calculations. A small calculation that I was doing with him clearly indicated that he is hardly earning money, just 'getting along... day by day...'as he says.

#### **Review of Social/Business activities:**

Nicolas has no particular social motivation beyond the motivation one will find with any other villager in the region. When asked, he answered that he is an CBSP, but the consultant believes that it was just because he felt like the team and the consultant expected him to answer that way after REGIS-ER provided him with the CBSP marketing training a while back. As suggested previously it does not mean that he cannot be a good CBSP, but there is a long process to do with business owners like him before REGIS-ER can call them and treat them as CBSPs or Social Business Entrepreneurs.

What are the yearly/monthly revenues/income/costs? Has no clear idea of his net income, just gross turnover.

What is an CBSP? "An agent that provides his community needs".

Are you an CBSP? "Yes".

In what way are you an CBSP? "By providing plants to my community".

Is there an CBSP network? If so, then how? "No network, not even familiar with the term". Were there any activities in that aspect driven by REGIS-ER? "No, just the marketing training".

#### Are there any problems/concerns/barriers (personal/global)?

- "1. I do not have a means of transport.
- 2. I also need access to credit {he did not calculate anything in that regard and could not answer why he needs credit, just feels he needs it...}.
- 3. I need better access to plastic bags in which I use for the plants.
- 4. I always have shortage of water".

Are there any opportunities (personal/global)? "The government movement towards recovering forestry creates opportunities. People who move to the country and specifically to the region are good potential clients since they buy plants for the new houses they build". General questions? "No".

CBSP Name: Jérémie (Village- Manni)

**Occupation:** Leader of SECCA and Finance Agent.

**Training/Studies:** Professional training through REGIS-ER, no specific training on CBSPs activities.

Family:

Yearly Turnover: Paid by REGIS-ER.

**Clients:** Communities in the villages around him.

**Business Description & business behavior:** Jérémie helps communities in achieving credit and in creating savings. He does so by forming groups in the communities, explaining the participants about the importance of savings, helping them all in approaching the MFIs or in creation of SECCA. He also trains the local Finance Agents (ARCs) from the groups and in case the group does not have an ARC then he plays that role. In these cases (when he becomes an ARC) he also gets paid by the group. He already has four groups of 10-30 people each.

#### **Review of Social/Business activities:**

Jérémie is working for REGIS-ER so this aspect is N/A in this case.

What are the yearly/monthly revenues/income/costs? N/A.

What is an CBSP? N/A.

Are you an CBSP? N/A.

In what way are you an CBSP? N/A.

Is there an CBSP network? If so, then how? N/A.

Were there any activities in that aspect driven by REGIS-ER? N/A.

Are there any problems/concerns/barriers (personal/global)? "Not too many, maybe access to raw materials".

Are there any opportunities (personal/global)? "I wish to do more training and courses to learn more. The demand for Animal Feed is growing in this region. It is a good idea to enlarge production quantities. There is a factory of cotton in Fada who needs cotton grains. They already bought 41t form farmers in the region. It would be a good idea to contact them and try to enlarge the quantity".

General questions? "No".

**CBSP Name:** Sylvain (Village- Kmase mossi)

**Occupation:** CBSP of bio-fertilizers, farmer, PRL, Plants.

**Training/Studies:** REGIS-ER trained him on compost production.

Family:

**Yearly Turnover:** He gets 300 CFA for each bottle he sells of Bio-Protect which he represents. He achieved already 50,000 CFA net income since the beginning of his activity by selling 100 bottles, and by saving on his personal use of these fertilizers.

Clients: Groups of farmers in his village.

Business Description & business behavior: Sylvain was introduced to 'Bio-Protect' Company by REGIS-ER and started representing them in his region. He gets a fixed commission for each bottle that he sells to the end-users (300 CFA). He works on consignment model with the company yet did not go too profoundly into the agreement details. For example, there is no agreement on who is responsible for the loss of products when they are in his possession (e.g., stolen or burned). He is doing promotion activities to make farmers buy Bio-Protect products, and then he provides training on the use of these products. The products are being used by him as well as a farmer, so when he calculates if his business is beneficial for him, he also puts into the calculation the amount of money that he saved on his own consumption of these fertilizers. On top of these activities, he deals with livestock feed.

#### Review of Social/Business activities:

No mentioned activity.

What are the yearly/monthly revenues/income/costs? He gets 300fr for each bottle he sells of 'Bio-Protect' Company which he represents. He achieved already 50,000fr net income since the beginning of his activity (from bottle sold, and from saving on his own consumption).

What is an CBSP? "No idea".

Are you an CBSP? "No".

In what way are you an CBSP? N/A.

Is there an CBSP network? If so, then how? N/A.

Were there any activities in that aspect driven by REGIS-ER? N/A.

Are there any problems/concerns/barriers (personal/global)?

- "1. I have problems accessing credit. I am afraid of taking it from the bank and investing in my operation, since the credit is due after 4 months, but farmers can start and pay me only after 4 months (they take from me on credit). I am also afraid of putting collaterals like my motorcycle since I might lose it.
- 2. I do not have enough relations and contacts with suppliers".

Are there any opportunities (personal/global)? "To take credit from a village group (SECCA?), then slowly/step by step increase the amount until I can get the same amount from the bank. To provide irrigation services".

General questions? "No".

**CBSP Name:** Patrice (Village- Sidogo) **Occupation:** ARC, CBSP, leader of SECCA.

Training/Studies: Professional training through REGIS-ER, no specific training on CBSPs

activities. Family:

Yearly Turnover: Get paid by REGIS-ER and small amount from the groups.

**Clients:** SECCA groups.

**Business Description & business behavior:** Patrice is acting as an ARC and as a leader in processing SECCA groups. He is also an CBSP according to what he says, and a PRL who helps villagers since 2016 on poultry. But it seems like his main activity is around the SECCA and savings groups activities with the villagers.

He has no previous background as a businessman, or as an entrepreneur. He hardly earns money from his activity since only 8 groups out of 14 in total that he works with are willing to pay him for his services. They pay 150 CFA per month per participant. In total, he gets around 12,500 CFA per month from the 8 groups that pay. He is afraid of asking for money from the groups because this will create 'bad feelings' as he says, because these are people he knows personally and can't ask money from. During the interview he kept on justifying the fact that he hardly earns money by saying that an CBSP should only earn a very small margin. (I believe he is saying that because he thinks this is what's expected of him on behalf of REGIS-ER. He thinks that in our eyes this is the right thing to say and the right thing to do...).

#### **Review of Social/Business activities:**

Patrice has no training on basic issues of Social Business values and mixes up values and objectives. The outcome is that he puts the social values before his financial needs, and that cannot work! He needs help to combine the two aspects together (social and business) and understand how to solve the alleged conflict (These issues are being dealt with during the Business Training CBSPs should receive when they start acting as REGIS-ER CBSPs). Patrice might have the passion for both social and business aspects, but without the guidance of a Social-Business specialist, most likely that he will not carryon for long, particularly not after REGIS-ER withdraws.

What are the yearly/monthly revenues/income/costs? A small payment from REGIS-ER plus a Net income of 12,500 CFA per month from the groups he works with.

What is an CBSP? "Someone who helps others with services they give".

Are you an CBSP? "Yes".

In what way are you an CBSP? "By helping others".

**Is there an CBSP network? If so, then how?** "No network, but I suggest that CBSPs would be agents that arrive to a village and identify people who can work for them".

Were there any activities in that aspect driven by REGIS-ER? "No".

Are there any problems/concerns/barriers (personal/global)? "Yes. People do not pay me enough, I cannot even cover my transport expenses, yet other villages ask me to come but they think I get paid by the program to do this job, and they also think I should not make money 'on their backs'. So, they don't pay either. There is not enough awareness to SECCA and saving groups, so it is hard to persuade people".

Are there any opportunities (personal/global)? "To enlarge the groups of SECCA and savings".

General questions? "Please do more General Assemblies in the villages".

\* A. Mixing a paid role with an unpaid role for the same person is confusing for him, and it is mainly confusing for his clients/community. The consultant suggests making it simpler to understand by creating a one basic payable service given by this kind of CBSP/Finance Agent. B. By keeping on thinking the way Patrice does about gaining money through community service providing, and by keeping on acting by the confusion of these false values, he would not be able to keep on working for long, and as in previous cases this mentality is not only harmful to the poor, it also commemorates their status/situation, and it might put REGIS-ER in a bad position as those who have created it and are responsible for it. As mentioned before, the consultant believes Patrice's approach will not drive CBSPs to sustainability after the program withdraws. Furthermore, REGIS-ER should be very selective and prudence with someone like Patrice who has no previous business background and no recognition by his community as an entrepreneur who's entitled to earn money while serving them.

**CBSP Name:** Bamogo (Village- Bangmiougou)

**Occupation:** Agricultural Relay, conservation farming specialist, Ripper.

**Training/Studies:** 

Family:

**Yearly Turnover:** Get paid 60,000 CFA per month by REGIS-ER as PRL, also made 50,000 CFA net by 2016 from 30 clients on ripping services.

Clients: Private individuals.

**Business Description & business behavior:** Bamogo is a PRL who gets paid by the program for training 68 groups on conservation farming. He also provides ripping services plus rents ripping machinery and earned already around 50,000 CFA net from providing services to 30 farmers. He says many others are asking for his services now.

#### **Review of Social/Business activities:**

Bamogo is a REGIS-ER stipend and naturally works under the social codes that he receives from the program's management around him, so it is hard to determine what is his level of interest and understanding of social business.

What are the yearly/monthly revenues/income/costs? Get paid 60,000 CFA per month by REGIS-ER as a PRL, also made 50,000 CFA net by 2016

What is an CBSP? "Someone from within a community that is willing to make an effort to supply solutions to the community needs and earn something on the process".

Are you an CBSP? "Yes".

In what way are you an CBSP?

**Is there an CBSP network? If so, then how?** "Yes, we have a network where we consult and share ideas and relations".

#### Were there any activities in that aspect driven by REGIS-ER?

#### Are there any problems/concerns/barriers (personal/global)?

- "1. I do not have access to credit and that blocks me from having a decent inventory of inputs.
- 2. It is hard for me to keep contact with the clients.
- 3. I need more access to materials (There is only one supplier in my village)".

Are there any opportunities (personal/global)? "A network of CBSPs would enable identify and fulfill the community needs. Otherwise, the individuals have problems in responding to significant demands such as big orders of big quantities."

General questions? "No".

**CBSP Name:** Michel (Village- Barsalogho centre)

**Occupation:** Pumps and wells technician (not digger), water usage advisor.

Training/Studies: Through AFD (governmental organization for a water reform) who made

him a Water User Agent.

Family:

Yearly Turnover: About 500,000 CFA per year.

Clients: Mainly the local city council who signed him up (and his colleagues) on a contract of

maintenance of wells in the region.

#### **Business Description & business behavior:**

Michel is providing services of well inspections. He went through a governmental training and became professional in that field. He also provides ripping services and advisory on usage of water. His services are quite simple, and his expenses are not high therefor most of his salary/payments are almost net income.

#### **Review of Social/Business activities:**

Michel has a basic approach to Social Business activities, yet the time was very short, and we could not drill-down much more profoundly on this aspect.

What are the yearly/monthly revenues/income/costs? About 500,000 CFA per year.

What is an CBSP? "An agent that intervene in his community to help. Can also work in other communities".

Are you an CBSP? "Yes".

In what way are you an CBSP?

**Is there an CBSP network? If so, then how?** "Yes, I know about it, it helps CBSP solve a problem together, share experience and knowledge".

Were there any activities in that aspect driven by REGIS-ER?

Are there any problems/concerns/barriers (personal/global)?

- "1. Locals will not pay for new spare parts, so they repair old ones which is dangerous.
- 2. I need credit to buy spare parts".

Are there any opportunities (personal/global)? "There is a machine to drill wells, which makes it less expensive to dig a new well than to renew an old one. I think there is an opportunity in buying such a machine and providing services with it".

General questions? "No".

#### **General observations on findings**

REGIS-ER leadership should bear in mind that many of the conclusions in this report are an outcome of only 15 CBSPs interviews plus a personal relevant experience of the consultant and the team. Fifteen is a small portion of CBSPs and the conclusions drawn from these interviews should be treated accordingly. We should not generalize based on a single case.

Yet, some indications (like the absence of CBSP Network) which came up from almost 10 different CBSPs in different regions and countries, and many PMs, can almost surely teach us that indeed there isn't any significant network activity. These indications lead us to a general conclusion even though we did not ask each involved individual. The consultant would be happy to hear if the reader has a different observation on the issues mentioned in this report, for the sake of improving the strategy of reinforcing the CBSPs.

#### **REGIS-ER** leadership

The project leadership confirmed that there is not yet a clear management plan for the CBSP activity, and that the CBSP model is serving the specific programs internally without an overall global 'umbrella' leadership directing training and supervising to the CBSPs activities.

As an outcome there is not yet a network of clients/suppliers/distributors/beneficiaries in place, so REGIS-ER is not yet benefiting from this network's advantages (such as attracting big clients, aggregating orders therefore getting better prices, creating access to inputs and credit, reaching more farmers and household in remote areas). This also makes it difficult to collect data and measure actual impact.

The team and the consultant found a very determined and open-minded approach by the leadership to make changes and put an effort toward CBSPs to start acting as real businessmen in a social aspect, and this is very assuring when taking into consideration the level of effort that would be needed to put in arriving to the end of the program with a solid CBSPs businesses and network.

The biggest challenge would be to help the team understand that **Resilience** and **Business** are not contradicting one another, and that with the right balance and the right approach business could serve resilience. With the right training they would be able to see it, and later-on deliver the right clear messages to the CBSPs.

The COP and DCOP proposed exchange visits between NCBA CLUSA's programs in Africa and the use of videos for the sake of training, and we think that those are brilliant ideas.

#### **CBSPs**

Only few of the people that the team and the consultant met see themselves as real CBSPs. CBSP's who work closely with REGIS-ER local/regional field teams sometimes have the wrong perception of what business is, why it should help the beneficiaries and not the contrary. Most of the CBSPs that the team and the consultant met lack of professional training on bookkeeping, marketing, finance, and business management in general. Many have difficulties in functional literacy. All CBSPs have a phone and can finance calls, yet most are hardly using internet as a main channel of communication. Many expressed difficulties in access to credit, but in fact they have solutions, only many times they are afraid of taking the chance since they are afraid of not being able to reimburse the loan. The concern here is in fact mainly a business behavior, and this should be addressed specifically during the reinforcing activities. Others on the other hand have indeed no access to credit and in these cases the SECCA and MFI solutions should be created and facilitated. Many have no access to improved agricultural inputs and raw materials. The majority do not focus on clients and sales first, but rather on operations.

The program is good in creating demand by educating leading/targeted groups. This is a very good tool to generate business and should be reinforced and duplicated to as many domains and customers as possible.

Through the remarks and questions raised by REGIS-ER team members escorting the consultant, it was clear that a professional business approach is missing in most cases, and a false perception of 'Project/Development' vs Business is influencing CBSPs instead of emphasizing the positive connection between business and resilience/sustainability/durability.

Active CBSPs do not necessarily expand and diversify the goods and services they provide in accordance with the needs of their communities, nor in accordance with the needs of their business.

There are social/cultural barriers in some CBSPs activities that needs to be considered when choosing CBSPs. Question: should REGIS-ER insist on the community choosing CBSPs? Question: Should REGIS-ER insist on recruiting acting businesspeople that no one doubts their right to earn money when they provide services/products?

There is a real problem of keeping Records of info: collection methods are too complexed according to field staff. It means that it is impossible to gather info and draw timely conclusions.

#### **CBSP Network**

After meeting REGIS-ER COP and DCOP, coordinators and 2 regional coordinators, PMs, and above all 15 CBSPs, the consultant believes that there are some foundations for a good CBSP network and CBSPs activities in general. Even if such network doesn't really exist and driven by REGIS-ER at the moment, by forming and training CBSPs, then forming network activities and identity of a unique proud Social Business Group of entrepreneurs - all sharing the same values and objectives, this can be done even in a short period of time.

#### **General Recommendations**

- 1. First- finish analysis of the data collection to have a clear notion of current business activities that CBSPs have.
- 2. Invest in changing the REGIS-ER team perception of business, help them see the prosperity business can bring rather than focusing on it negative sides. Help them see why it is important for resilience and not contradict, why Business is REGIS-ER's vehicle to resilience sustainability and durability. All through training.
- 3. Train the REGIS-ER leadership to create common language/concept and make sure we all speak and use the same terms values and ideas.
- 4. Identify the strongest most promising CBSPs/PRLs and train them. CBSP Survey should be used to identify the best current CBSPs, to help creating a screening process of the best, and to help define the future CBSP's recruitment strategy and criteria.
- 5. Develop winning <u>profitable business models</u> which would mix short- and long-term revenue streams, big and small clients, so the general business activity in our region would increase significantly. This will pull up everything else per the famous 'Dress Effect' (pulling the dress by its shoulder straps will lift the bottom). This should be one of REGIS-ER's biggest challenges and responsibilities.
- 6. Develop and implement a strategy and work plan.
- 7. In parallel, to start and create a recognized network, so people would feel proud of being a part of it and wish to come on board. It means promotion and communication activities along with CBSPs events, uniforms, gadgets, radio shows, caravans etc.

#### **Conclusions**

In conclusion, a personal note: I wish to take two inspiring entrepreneurs that we've met to explain what I see as our ultimate goal: one is Hadiza and the other is Kormodo. Both are working within their communities, both are dynamic and very entrepreneurial, one was nominated by her community to be a CBSP, the other one sort of got drifted by the course of life to become a CBSP. The result is the same: Both are doing excellent social work through business and should set an example when we look for a typical model of a social business entrepreneur and when we search for CBSPs profile criteria. These are the people we look for. This is the type of work and dynamism we need them to have as individuals and within their network!

We must remember that being a social business entrepreneur means that one needs to tackle two big issues: 1- being a successful business owner which is challenging enough, 2-be a social entrepreneur and a server of his community which is in many cases even more complicated and sometimes has contradicting financial interests to his first task-his business. Our job is to help these entrepreneurs to set up a successful operation which combines the two elements.

Most importantly: We should help the local field teams to look at things from a CBSP's perspective, who wishes to earn as much as possible so he could pay for his kid's nutrition and education, and while struggling to make a living he also tries to do well for others.

If the field teams over-praise and sanctify social interest and neglect the individual interest, then we doom the CBSPs and their communities to eternal deprivation, we risk maintaining the poverty of those CBSPs that would probably anyway invest time money and effort in their community just because they are socially responsible. Putting social interest before individual ones will counter REGIS-ER's objectives and would surely not last beyond the termination of REGIS-ER program. A healthy and effective CBSP is one who is mentally and emotionally free to take care of others. And that is more likely to happen when a CBSP thrives and does not succumb to the burden of existence.